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Date: April 13, 2007

Signed:

Peter K. Trzyna (Reg. No. 32,661)

PATENT

Paper No. 1

Our File No. Graff-P1-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	GRAFF, Richard A.
Serial No.	:	10/611,305
Filed	:	June 30, 2003
For	:	COMPUTER SUPPORT FOR VALUING AND TRADING SECURITIES THAT PRODUCE MOSTLY TAX-EXEMPT INCOME
Group Art Unit	:	3625
Examiner	:	

MS: Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

SIR:

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. In those cases from which the instant case claims priority, Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record. The Examiner is reminded to check those files for such materials.

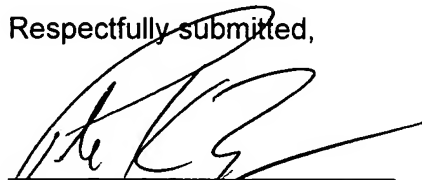
It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed before receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), no fee is due.

APPLICANT CLAIMS SMALL ENTITY STATUS. Should any additional fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: April 13, 2007

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This is a continuation of, claims priority from, and incorporates by reference: U.S. patent application Ser. No. 09/134,453, filed August 14, 1998, issued as U.S. Patent No. 7,203,661; and U.S. Patent application No. 08/181,632, filed January 12, 1994, issued as US Patent No. 5,802,501. This incorporates by reference Serial No. 07/967,644 filed on October 28, 1992, now
5 abandoned.

I. TECHNICAL FIELD

This invention concerns a digital, electrical computer and a data processing system, and methods involving the same, applied to the financial fields of securities, real estate, and taxation. More particularly, this invention relates to a computer system for supporting a financial
10 innovation involving the securitization of property by its decomposition into at least two components.

One component can be an estate for years component and a second component can be a remainder interest. The computer system computes the respective values and investment characteristics of the components, and produces documentation thereof, to facilitate financial transactions involving the separate components.

II. BACKGROUND OF THE INVENTION

15

A. Description of the Prior Art

During the last recession, a far greater number of businesses failed than would normally have been expected. Bankruptcies, financial defaults, and foreclosures on property also increased, and bad real estate loans caused an atypically large number of lenders to collapse. If
20 there were obvious ways to increase investment return under conditions of economic stress, most likely those ways would have been uncovered long ago.

Consider real estate, for example. Commercial real estate market activity was at or near a standstill for several years around the start of this decade, beginning in the last recession and continuing for more than a year past the end of the recession. Although excess development of
25 commercial space received great attention in the financial press, there was also a drastic reduction in capital available for real estate equity investment and finance.

This is a continuation of claims priority from, and incorporates by reference: U.S. patent application Ser. No. 09/134,453, filed August 14, 1998, issued as U.S. Patent No. 7,203,661; and which is a continuation-in-part of U.S. Patent application No. 08/181,632, filed January 12, 1994, issued as US Patent No. 5,802,501. This incorporates by reference, ~~which is a continuation-in-part~~
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Form PTO-1449 (modified)

Atty. Docket No. Graff-P1-03

Serial No.
10/611,305

List of Patents and Publications for Applicant's

Applicant: Richard A. Graff

INFORMATION DISCLOSURE STATEMENT

Filing Date:

June 30, 2003

Group:

3625

(Use several sheets if necessary)

U.S. Patent Documents

See Page 1

Foreign Patent Documents

See Page 1

Other Art

See Page 1

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1						
	A2						

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	"Master Limited Partnership (MLP)," Wikipedia, March 7, 2007, http://en.wikipedia.org/wiki/Master_limited_partnership , printed 4/2/07, Pgs. 1.
	C2	"Master Limited Partnership (MLP)," http://www.streetauthority.com/search/printpage.asp , printed 4/2/07, Pgs. 1-2.
	C3	"Income Trust," Wikipedia, http://en.wikipedia.org/wiki/Income_trust , printed 4/2/2007, Pgs. 1-13.
	C4	"Tax and Other Issues Related to Publicly Listed Flow-Through Entities (Income Trusts and Limited Partnerships)," Department of Finance Canada, http://www.fin.gc.ca/activity/pubs/toirplf_1e.html , printed 4/2/2007, Pgs. 1-25.
	C5	"Appendix A, Funds and Taxation," 2005 Investment Company Fact Book, http://www.ici.org/factbook/05_fb_appa.html , printed 4/2/2007, Pgs. 1-4.
	C6	"Income Trusts: What's Behind the Change," CBS News, January 29, 2007, http://www.cbc.ca/news/background/personalfinance/incometrusts.html , printed 4/2/2007, Pgs. 1-3.
	C7	"Income Trust Rules Should Have Changed Sooner: Dodge," Ward, J., CNEWS, February 1, 2007, http://cnews.canoe.ca/CNEWS/Canada/2007/02/01/pf-3498623.html , printed 4/2/2007, Pgs. 1-2.

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

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